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UNITED HEALTHCARE (UHC) – ETHICS AND COMPLIANCE LATEST 2023-2024 EXAM| ACTUAL QUESTIONS AND VERIFIED ANSWERS Version 3 |A+ GRADE

Q: Dennis, a consumer, is currently enrolled in Original Medicare plus a Medicare Supplement Plan. His current plan is suitable for his medical needs, but he would like to add prescription drug coverage only. Since Dennis wants to keep his current coverage, which option is available to Dennis (assuming he is in a valid election period)?

Answer:
Dennis should stay enrolled in Original Medicare and his Medicare Supplement Plan and enroll in a stand-alone PDP.

Q: As an agent, you have an obligation to enroll a consumer in a product:
OR
An agent should only enroll a consumer in a product:

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Answer:
That is suitable for the consumer's needs, goals and financial resources.

Q: An agent is explaining Medicare Advantage plan options to a consumer. During the conversation, the agent explains that Medicare gives each plan a Star Rating. Which statement is true?

Answer:
The agent said that Medicare uses a 5-star rating system to illustrate the plan's performance and quality.

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Q: Before starting an enrollment, what benefit information are agents required to provide to the consumer?

Answer:
The agent must accurately and completely disclose any benefits discussed

Q: Whose email address may the agent enter into the applicant information section of LEAN enrollment application?

Answer:
Only the consumer's email (or leave it blank).

Q: The _____ ensures that when consumers provide their verbal agreement during the telephonic enrollment, they acknowledge and understand they are actually enrolling, in which plan they are enrolling, as well as the standard disclosures.

Answer:
Statement of Understanding

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Q: Aries is currently a member of a stand-alone PDP. Aries would like to have additional medical coverage. A thorough needs analysis indicates a Medicare Advantage Plan would be a good fit, there are plans available in his area, and he is in a valid election period. Which option is available to Aries?

Answer:
Aries can enroll into a Medicare Advantage plan with prescription drug coverage, which will disenroll him from his PDP.

Q: To avoid confusing or misleading a consumer, what type of information must the agent provide when presenting a plan? (Select 3)

Answer:

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Complete

Q: Janine, currently enrolled in a 3-star plan, discovers there is 5-star plan available where she lives. She asks her agent, Josh, to enroll her in the 5-star plan. Josh can advise Janine of each of the following except:

Answer:
Josh should tell Janine that she can only change her current plan to a 5-star plan during the Annual Election Period.

Q: Why must an agent present accurate, complete, and factuals plan information to consumers? (select 3

Answer:
To help avoid misunderstandings

To help the consumer focus on plan-specific information, such as benefits and costs

To help avoid confusing the consumer

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Q: Which election period runs from October 15 to December 7 and allows consumers to join a Medicare Advantage Plan or switch to a different plan?

Answer:
Annual Election Period (AEP)

Q: A one-on-one marketing appointment, whether in-person or telephonic, is always considered a marketing/sales event, but it is not reported to UnitedHealthcare or CMS; instead the consumer must provide_____ agreement prior to the start of the appointment.

Answer:

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